

Fill in this information to identify the case:

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Debtor 1 DANIEL G. THOMFORDE

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF EASTERN PENNSYLVANIA

Case number 21-10076

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Truist BankCourt claim no. (if known): 7

Last 4 digits of any number you use to  
identify the debtor's account:

5 9 6 1**Date of payment change:**Must be at least 21 days after date  
of this notice02/07/2023**New total payment:**

Principal, interest, and escrow, if any

\$ 1097.67**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☐ No

☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Principal Plus InterestCurrent mortgage payment: \$ 1108.29New mortgage payment: \$ 1097.67

Debtor 1 DANIEL G.THOMFORDE Case number (if known) 21-10076  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** Tonya Webb-Bailey Date 01/19/2023  
Signature

Print: Tonya Webb-Bailey Title Bankruptcy Analyst  
First Name Middle Name Last Name

Company Truist Bank

Address Bankruptcy Dept, PO Box 85092, 306-40-06-10  
Number Street  
Richmond VA 23286  
City State ZIP Code

Contact phone (800) 635-3112 Email DefaultBankruptcyManagement@Truist.com

## CERTIFICATE OF SERVICE

I, Tonya Webb-Bailey, do hereby certify that a true and a exact copy of the  
foregoing Notice of Mortgage Payment Change was served by United States  
mail and/or electronic filing, on 01/19/2023 , addressed as follows:

Debtor:

DANIEL THOMFORDE  
238 CLONMELL UPLAND RD  
WEST GROVE, PA 19390-9016

Debtor's Atty:

GARY E THOMPSON  
150 E SWEDESFORD ROAD  
1ST FLOOR  
WAYNE, PA 19087

Trustee:

MILLER WILLIAM C  
1234 MARKET STREET  
SUITE 1813  
PHILADELPHIA, PA 19107

Tonya Webb-Bailey  
Bankruptcy Analyst for Truist Bank


*Home Equity Line of Credit*

**Loan Questions?**  
**Call 1-844-487-8478**

DANIEL G THOMFORDE  
 DO NOT MAIL - BANKRUPT

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<i>Account Status</i>		<i>Revolving Option</i>	<i>Total Outstanding Amount</i>	
Statement Date		01/13/23	New Balance	\$110,063.64
Line Account Number			Minimum Payment Due	\$15,754.46
Due Date		02/07/23	Payment Due Date	02/07/23
Current Amount Due		\$1,097.67	<p><b>Need help managing your payments?</b></p> <p>We may have some options to assist you. Please call us today at 1-800-222-1913 to discuss the possibilities.</p>	
Past Due Date		05/07/22		
Past Due Amount		\$8,377.79		
Fees/Charges		\$6,279.00		
Minimum Amount Due		\$15,754.46		
<i>Account Summary</i>			<p>Loans are subject to credit approval. Equal Housing Lender.  Member FDIC</p>	
Credit Limit		\$150,000.00		
Credit Available		\$0.00		
Previous Account Balance		\$111,111.24		
Total Payments ( )		\$1,577.37		
Total Advances (+)		\$0.00		
Total Finance Charges (+)		\$529.77		
Total Adjustments (+)		\$0.00		
New Account Balance (=)		\$110,063.64		
Annual Percentage Rate	Daily Periodic Rate	Average Daily Balance	Billing Cycle Days	Finance Charge
6.00%	0.016438%	\$103,961.22	31	\$529.77

*Transaction History*

Date	Description	Amount	Balance
12/14/22	BEGINNING PRINCIPAL BALANCE	\$0.00	\$104,297.58
11/29/22	INTEREST PAYMENT	\$469.08	\$104,297.58
	TRUSTEE PAYMENT		
01/04/23	PRINCIPAL PAYMENT	\$1,042.71	\$103,254.87
01/04/23	INTEREST PAYMENT	\$65.58	\$103,254.87
01/13/23	TIER 1 CURRENT PER RATE .016438% CORR APR 06.00%		
01/13/23	ENDING PRINCIPAL BALANCE	\$0.00	\$103,254.87
	INTEREST PAID IN 2022	\$3,821.94	\$0.00

Detach here and mail with your payment in the enclosed envelope. Make check payable to Truist. Be sure to include your loan account number on the check.. Allow 7 days for postal delivery.

DANIEL G THOMFORDE

\*Check here if you prefer to have your payment drafted.

\*Please provide details on back.

*Payment Form*

Account Number:

**Payment Due Date: 02/07/23**

**Amount Due: \$15,754.46**

Amount Enclosed \$ .

TRUIST ITEM PROCESSING CENTER  
 PO BOX 580048  
 CHARLOTTE NC 28258-0048

Your ANNUAL PERCENTAGE RATE on page one is based on the Annual Percentage Rate (APR) disclosed in your loan documents. The rate will be effective when the new statement cycle begins that month. The daily periodic rate disclosed on page one may vary from statement to statement due to changes in your annual percentage rate.

The TOTAL FINANCE CHARGE on page one is computed by multiplying the "average daily balance" by the daily periodic rate. Multiply this figure by the number of days in the billing cycle to calculate the finance charge for the billing cycle. To determine the "average daily balance" for your account, we take the beginning balance of your account each day and add any new advances and subtract any payments or credits. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance".

Your NEW ACCOUNT BALANCE on page one does not include the repayment of closing costs paid on your behalf, if applicable, nor any other fees that may result upon closing this account.

Payments made in the branch or mailed to the address on this statement will be credited to your account on the date of receipt. Only checks or money orders should be sent by mail and accompanied by the account number or payment coupon. If the payment is \$5,000 or greater the availability of funds on the line of credit will not be made available until three business days from the receipt of payment.

When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account. In certain circumstances, such as for technical or processing reasons, we may process your payment as a check transaction and funds may be processed from your account the same day.

**Under the Fair and Accurate Credit Transactions Act, you are eligible for a free copy of your credit report each year. Contact:**

Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281 www.annualcreditreport.com 1-877-322-8228

If you notice inaccuracies on your credit report, please write to us at Truist Loan Services, Credit Bureau Disputes, PO Box 849, Wilson, NC 27894.

## Convenient Ways To Reach Us

- Visit us online at **Truist.com**.
- Stop by your local Truist branch.
- If you have questions about your loan statement, write to us at:

Truist Loan Services  
P.O. Box 2306  
Wilson, NC 27894-2306

**For information about your line 24 hours a day, call 844-4TRUIST (844-487-8478). Simply follow the prompts and utilize the automated system to access your account, make a payment, or take an advance.**

- Enter your Social Security number or Taxpayer Identification number.
- Enter your 14-digit Truist Line Account Number, followed by the pound (#) key.

## Billing Rights Summary In case of Errors, Inquiries, or Disputed Items Related to Your Account Statement.

If you think your line of credit statement is wrong, or if you need more information concerning a transaction or if you dispute an amount owed on your statement, please write us on a separate sheet at the following address: Truist Loan Services, P.O. Box 2306, Wilson, NC 27894. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In the letter, give us the following information:

- Name and Account Number
- The dollar amount of the suspected error
- A description of the error and why you believe there is an error. If you need more information, please describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

The bank will not accept any payment marked "Payment in Full" as to a disputed account and reserves the right to reject all such payments. The envelope and any enclosed documents related to a disputed account are to be marked "Attention Disputed Payoff."

## Automatic Payment Authorization

Your signature authorizes Truist Bank to automatically debit the checking or savings account listed below for the amount of your loan payment each month. You will be notified by mail when your authorization has been received. Until that time, you are responsible for continuing to make your regular payments. Your authorization will remain in place until a written notice is received from you to cancel automatic payments.

Checking or Savings Account Number to Draft \_\_\_\_\_ Check One: ☐ Checking ☐ Savings

Financial Institution to Draft \_\_\_\_\_ Financial Institution's Transit Routing Number \_\_\_\_\_

Date \_\_\_\_\_ Signature of Account Holder \_\_\_\_\_

**Include a blank voided check (for checking accounts) or a voided deposit slip (for savings accounts).**

## Change of address

If you need to change your address, please visit your local Truist branch or call Truist Client Care at 844-4TRUIST (844-487-8478).